

SMITH FROHWEIN TEMPEL GREENLEE BLAHA LLC

2 Ravinia Drive
Suite 790
ATLANTA, GEORGIA 30346
404/815-9300
FACSIMILE 770/804-0900
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To: MAIL STOP:

Examiner: Karmis, Stefanos

Facsimile: (571) 273 8300

Phone:

Application Serial No: 10/646,150

Filing Date: 22 August 2003

Title: SYSTEM AND METHOD FOR DYNAMICALLY MANAGING A FINANCIAL
ACCOUNT

Subject: STATUS INQUIRY

From: Eric Ringer

Date: 10 January 2006

No. of pages (including cover): 3

LAVA Group File #: 03001.1020

☐ Urgent ☒ For Review ☐ Please Comment ☐ Please Reply ☐ Please Recycle

Comments:

This transmission includes:
Status Inquiry – 2 pages.

Eric M. Ringer
(770) 804 0900 (fax)
(770) 804 9080 (voice)

TWO RAVINIA DRIVE, SUITE 790
ATLANTA, GEORGIA 30346

TELEPHONE: 770-804-9080
FACSIMILE: 770-804-0900

EMAIL: eringer@lavagroup.net

STATUS INQUIRY	
Docket Number (Optional) 03001.1020	
First Named Inventor: Sheldon Foss Application No.: 10/646,150 Filed: 22 August 2003 Title: SYSTEM AND METHOD FOR DYNAMICALLY MANAGING A FINANCIAL ACCOUNT	Group Art Unit: 3624 Examiner: Karmis, Stefanos Confirmation No.: 8917 RECEIVED CENTRAL FAX CENTER JAN 10 2006
Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450	
<p>WARNING: Submission of a status letter after a Notice of Allowance may subject an application to a reduction in patent term adjustment under 37 C.F.R. 1.704(c)(10). See Notice of May 29, 2001, 1247 OG 111-112, June 26, 2001.</p> <p>1. More than 28 months have passed since</p> <p><input checked="" type="checkbox"/> NEW APPLICATIONS the filing of this application on 22 August 2003. No communication has been received from the Patent and Trademark Office indicating action on this application. (Note: Do not file a status inquiry until at least 18 months has elapsed with no communication from the PTO)</p> <p><input type="checkbox"/> AMENDED APPLICATIONS the filing of a response on . No further communication has been received from the Patent and Trademark office. (Note: Do not file a status inquiry until 6 months has elapsed with no response from the PTO)</p> <p><input type="checkbox"/> APPEALED APPLICATION The Appeal Brief was filed on .</p>	
<p align="center">CERTIFICATE OF MAILING 37 CFR 1.8(a)</p> <p>I hereby certify that this correspondence is being:</p> <p><input type="checkbox"/> deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Mail Stop Petition, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.</p> <p><input checked="" type="checkbox"/> transmitted by facsimile on the date shown below to the United States Patent and Trademark Office at (571) 273 8300.</p> <p>Date <u>16 January 2006</u> Signature <u>[Signature]</u></p>	

(check and complete applicable items below)

☐ An Examiner's Answer was mailed on

☐ A Reply to the Examiner's Answer was submitted on

☐ ALLOWED APPLICATIONS
the mailing of FORM POL-327 and/or Examiner's Amendment on

2. Kindly advise the undersigned of the present status of this application.

16 January 2006
Date

Eric M. Ringer
Signature

Eric M. Ringer, Reg. No. 47, 028

Smith Frohwein Tempel Greenlee Blaha LLC
P.O. Box 88148
Atlanta, GA 30346
(770) 804-9080
(770) 804 -0900 (fax)